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**Abstract**

The invention relates to a dowel having cutting devices at the lower side of the pressing plate at the circumference of said pressing plate for cutting into the insulating panel when the pressing plate is pulled into the insulating panel. The invention further relates to a method, in which a bore-hole is drilled through the insulating panel into the substructure, the dowel and the expansion element are inserted into the bore-hole, the expansion element is driven into the pressing plate and the dowel sleeve, and wherein simultaneously the pressing plate is pulled into the insulating panel under compression of the insulating panel, and the insulating panel is cut in at the circumference of the pressing plate by means of cutting devices. The invention further relates to a method in which a bore-hole is drilled through the insulating panel into the substructure, a circle with at least the radius  $R$  is cut into the insulating panel by means of cutting devices, the dowel and the expansion element are inserted into the bore-hole, the expansion element is driven into the pressing plate and the dowel sleeve, and simultaneously the pressing plate is pulled into the insulating panel under compression of the insulating panel.